

CLAIMS

1 1. A method for financing at least a portion of post-
2 secondary education undertaken at a future date by at least
3 some members of a predetermined group, said method
4 comprising the steps of:

5 (a) determining a future average cost of post-secondary
6 education at said future date, said determination based, in
7 part, on current average cost of said post-secondary
8 education, historic rate of change of cost of post-secondary
9 education, projected rate of change of cost of post-
10 secondary education, and the amount of time from said
11 determining of said future average cost until said future
12 date;

13 (b) determining basic plan payments for members of said
14 group based, in part, on said future average cost, a
15 projected percentage of said group that will enroll in said
16 program as plan members, a projected percentage of said plan
17 members that will undertake said post-secondary education as
18 students, and a projected percentage of said students that
19 will withdraw from said post-secondary education prior to
20 completion;

21 (c) enrolling members of said group into said program as
22 said plan members;

23 (d) receiving said plan payments from said plan members;
24 and

25 (e) disbursing payments for each of said students while
26 said each of said students is undertaking said post-
27 secondary education.

28 2. The method of claim 1 wherein said payments are
29 disbursed for a predetermined number of academic years
30 during a predetermined number of calendar years.

31 3. The method of claim 1 wherein said members are
32 limited to enrolling in said plan a predetermined minimum
33 number of years prior to said future date.

34 4. The method of claim 1 wherein said future date is
35 determined using the average age of matriculation in a post-
36 secondary institution.

37 5. The method of claim 1 wherein said plan payments are
38 adjusted for the age of said plan member at the time of
39 enrollment.

40 6. The method of claim 1 wherein membership in said
41 predetermined group is limited by predetermined criteria.